

ABSTRACT OF THE DISCLOSURE

A distributed Personal Digital Identification (PDI) system and architecture rapidly verifies individuals using biometric data or other tokens prior to approving a transaction and/or granting access to an on-line services and other network services. The architecture that includes a server that has access to template data required to authenticate individuals, and the processing capacity to route authenticated requests to the appropriate downstream entity (Internet Service Provider, Credit Card Company, etc.). The server is connected to requesting users by various network methods to form a client/server architecture. The server and clients each contain discrete subsystems, which provide various levels of authentication services to users of the system.